

Fill in this information to identify the case:

Debtor 1 Gina Marie ForesterDebtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: District of New Jersey

Case number 19-27926-JNP

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: USAA Federal Savings BankCourt claim no. (if known): 29Last 4 digits of any number you use to
identify the debtor's account:6 3 3 7

Date of payment change:

Must be at least 21 days after date
of this notice03/20/2020

New total payment:

\$ 93.23

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: This is a HELOC, so the ARM Notice requirements do not apply, and USAA does not produce billing statements for HELOCs in bankruptcy.Current interest rate: 4.25%New interest rate: 4.00%Current principal and interest payment: \$ 99.75New principal and interest payment: \$ 93.23**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)Reason for change: Change due to principle balanceCurrent mortgage payment: \$ 99.75New mortgage payment: \$ 93.23

Debtor 1 Gina Marie Forester Case number (if known) 19-27926-JNP
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Taylor Bartle

Signature

Date 02/25/2020

Print: Taylor Bartle
First Name Middle Name Last Name

Title Authorized agent for USAA

Company Weinstein & Riley, P.S.

Address 2001 Western Ave, suite 400
Number Street
Seattle WA 98121
City State Z P Code

Contact phone 2062693490

Email bncmail@w-legal.com

Member Name	Account Number	Date of Payment Change	New Total Payment	Payment Change due to interest adjustment
ROBERT A FORESTER	6337	3/20/2020	\$93.23	Yes

AMB202/25/20BILL HIST INQUIRY - SUMMARY12:31:05PAGE 11

CUR

CTL2 002 CTL3 000 CTL4 0000 ACCT | 6337 FORESTER ROBE

DUE DATESTART DATE

SELECTIONS: D=DETAIL, R=PRINT BILL HISTORY RECORD

SEL	DUE DATE	BILL DATE	DEFN	SCHEDULED	AMOUNT	ACTUAL	AMOUNT
	08/20/19	07/26/19	B03		118.96		118.96
	09/20/19	08/26/19	B03		118.97		118.97
	10/20/19	09/25/19	B03		109.07		109.07
	11/20/19	10/26/19	B03		106.43		106.43
	12/20/19	11/25/19	B03		102.93		102.93
	01/20/20	12/26/19	B03		100.05		100.05
	02/20/20	01/26/20	B03		99.75		99.75
	03/20/20	02/24/20	B03		93.23		93.23

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AMPCBL53 AM1417 F: END OF BILL HISTORY

LAST

AMH5	02/25/20	HISTORY SUMMARY	12:43:47
CUR			
CTL2 002	CTL3 000	CTL4 0000 ACCT	6337 FORESTER ROBE
START DATE	11/25/19		

OPT: A=ACCRUED SINCE LAST TRAN, C=CAPTURE, R=REVERSAL, S=SPECIFIC, H=SPLIT HIST
 D=DISPUTED ITEM STATUS CHG, I=INVESTOR SPECIFIC, V=INVESTOR CUSTODIAL

OPT	EFF DATE	TRAN DESCRIPTION	TRAN AMOUNT	POST BALANCE
	11/25/19	2192 PND RTE CHG ADD		
	11/26/19	3031 RATE CHANGE	KEY = INT 01	NEW RATE = 4.00000000
	11/26/19	3030 SET NONACCRUAL	KEY = INT 01	
	11/26/19	2199 PND RTE CHG DEL		
	12/10/19	2053 BILL DEF UPDATE	MULTIPLE FIELDS	
	12/19/19	7080 AUTO DEBIT PMT	120.00	29,437.13
	12/19/19	7030 RECOVER NONACCR	102.93	29,437.13
	12/19/19	7052 DEC NONACC RCYV	102.93	29,437.13
	01/16/20	7080 AUTO DEBIT PMT	120.00	29,417.18
	01/16/20	7030 RECOVER NONACCR	100.05	29,417.18
	01/16/20	7052 DEC NONACC RCYV	100.05	29,417.18
	02/21/20	7080 AUTO DEBIT PMT	120.00	29,396.93
	02/21/20	7030 RECOVER NONACCR	99.75	29,396.93
	02/21/20	7052 DEC NONACC RCYV	99.75	29,396.93

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 AMPCH555 AM1244 I: END OF DATA FOR THIS DATE RANGE LAST

AMH5	02/25/20	HISTORY SUMMARY	12:43:47
CUR			
CTL2 002	CTL3 000	CTL4 0000 ACCT	6337 FORESTER ROBE
START DATE	09/23/19		

OPT: A=ACCRUED SINCE LAST TRAN, C=CAPTURE, R=REVERSAL, S=SPECIFIC, H=SPLIT HIST
 D=DISPUTED ITEM STATUS CHG, I=INVESTOR SPECIFIC, V=INVESTOR CUSTODIAL

OPT	EFF DATE	TRAN DESCRIPTION	TRAN AMOUNT	POST BALANCE
	09/23/19	2413 TAX UPD	MULTIPLE FIELDS	
	09/24/19	2013 ACCT F/M UPDATE	FLD = HOLD STMT ID	NEW = 1
	09/24/19	2013 ACCT F/M UPDATE	FLD = CB CUST INFO CD	NEW = H
	09/24/19	2013 ACCT F/M UPDATE	FLD = STOP ADV REAS	NEW = BK
	09/25/19	2192 PND RTE CHG ADD		
	09/26/19	3031 RATE CHANGE	KEY = INT 01	NEW RATE = 4.25000000
	09/26/19	3030 SET NONACCRUAL	KEY = INT 01	
	09/26/19	2199 PND RTE CHG DEL		
	10/22/19	7080 AUTO DEBIT PMT	125.00	29,472.77
	10/22/19	7030 RECOVER NONACCR	109.07	29,472.77
	10/22/19	7052 DEC NONACC RCYV	109.07	29,472.77
	11/15/19	7080 AUTO DEBIT PMT	125.00	29,454.20
	11/15/19	7030 RECOVER NONACCR	106.43	29,454.20
	11/15/19	7052 DEC NONACC RCYV	106.43	29,454.20

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CERTIFICATE OF SERVICE

I hereby certify that on February 25, 2020, I electronically filed the foregoing by using the CM/ECF system. Participants in the case who are registered CM/ECF users will be served by the CM/ECF system. I further certify that some of the participants in the case are not CM/ECF users. I have mailed the foregoing document by First-Class Mail, postage prepaid, to the following non-CM/ECF participants:

Trustee via e-filing:

Isabel C. Balboa

ecfmail@standingtrustee.com

U.S. Trustee via e-filing:

USTPRegion03.NE.ECF@usdoj.gov

Debtor's Counsel via e-filing:

Robert A. Loefflad

Ford, Flower, Hasbrouck & Loefflad

rloefflad@ffhlaw.com

Debtor(s) via First-Class mail:

GinaMarie Forester

7 Ruth Court

Absecon, NJ 08201

Dated: February 25, 2020

/s/Taylor Bartle

Taylor Bartle, legal assistant for Weinstein &
Riley, P.S.